AMENDMENT TO THE CLAIMS

This listing of claims will replace all prior versions and listings of the claims in the application:

Listing of Claims

1 - 53 (canceled).

54 (currently amended). A method for conducting an internet auction having the auction bonded through the auction site, ~~the method~~ comprising ~~the steps of~~: providing a first server operable to host an online auction, the server in communication with a first database having information relating to whether bonds are in effect; and displaying an image in an area on the online auction under exclusive control of operator of the first server, the image evidencing that at least one of the parties to the auction is bonded.

55 (currently amended). The method described in claim 54, <u>further</u> comprising ~~further the step of~~: providing an informational link between the first database and a second database, whereby the information in the two databases is continually updated to mirror each other.

56 - 59 (canceled).

60 (original). A system for bonding an auction listing on an online auction site, the system comprising: a server operable to host an online auction site, the server being connected by a computer network to a client computer, the server operable to receive bond or guaranty request information from the client computer; a database connected to the server, the database adapted to receive bond or guaranty request information; a first computer program operable to process bond or guaranty request information; and an unique identifier displayed by the server indicating the existence of bond or guaranty coverage for a given auction listing.

61 (currently amended). The system ~~claimed in~~ of claim 60, wherein the unique identifier appears in HTML pages served by the server computer.

62 (canceled).

63 (currently amended). A method for conducting an Internet auction, ~~the method~~ comprising ~~the steps of~~: providing a server operable to host an Internet auction; providing a database adapted to retain information relating to bonding of users of an Internet auction site; discounting the closing price of the auction when the winning bidder in the auction is bonded.

64 – 66 (canceled).

67 (Currently Amended). A [[The]] method described in claim 65 for providing electronic payment services to users of an Internet auction site, comprising the further step of :

providing a server operable to register a first entity, the first entity being an auction site bidder;

opening a deposit account specific to the first entity;

providing a server operable to monitor the status of an Internet auction;

providing funds from the first entity's deposit account to a second entity at the close of the Internet auction, where the second entity is a seller on an Internet auction site and the first entity is the winning bidder; and

providing the first entity with the option of obtaining a preferred bond or standard bond.

68 (canceled).

69 (previously presented). An auction method comprising the following steps:

providing either a guarantee for a transaction involving a first entity or a bond to said first entity;

providing a mechanism whereby a second entity can file a claim for coverage under said guarantee or said bond;

receiving payment from a third entity for an advertisement so as to offset at least a portion of the cost of said guarantee or said bond;

conducting an auction; and

indicating the existence of said guarantee or said bond when said first entity is a participant in said first auction.

70 – 75 (canceled).

76 (Currently Amended). An auction [[The]] method in claim 75 additionally comprising at least one step selected from the group consisting of :

receiving a first application from a first entity prior to a closing of a first online auction, the first application comprising payment or credit information;

opening or verifying a first account related to the first entity;

immediately charging the first account upon the closing of the first online auction when the first entity is a winning bidder in the first online auction; and

obtaining collateral from said first entity in relation to said first account; or

displaying a first image on a computer network evidencing that said the first entity has opened said the first account.

77 (Currently Amended). An auction [[The]] method in claim 75 additionally comprising at least one step selected from the group consisting of :

receiving a first application from a first entity prior to a closing of a first online auction, the first application comprising payment or credit information;

opening or verifying a first account related to the first entity;

immediately charging the first account upon the closing of the first online auction when the first entity is a winning bidder in the first online auction; and

~~providing a mechanism through which a first seller can provide a discount when a first bidder has opened an account or has obtained a bond; and/or~~

providing a mechanism through which a first seller in the online auction can one of:

provide a discount when a first bidder has opened an account or has obtained a bond; and

~~providing a mechanism through which a first seller can~~ reject a first bid when ~~said~~ the first bidder has not opened an account or has not obtained a bond.

78 – 82 (canceled).

83 (new). The method of claim 76, wherein displaying a first image on a computer network comprises displaying the first image in a listing area that is under an exclusive control of an operator of the computer network.

84 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is listed; and

causing a seal indicating a guarantee is associated with the online auction to be displayed.

85 (new).   The method of claim 84, wherein causing a seal to be displayed comprises causing the seal to be displayed in a listing area of the online auction that is under an exclusive control of an operator of the server.

86 (new).   The method of claim 84, wherein causing the seal to be displayed includes displaying a periodically renewed seal.

87 (new).   The method of claim 84, further comprising periodically displaying an updated status of the seal.

88 (new).   The method of claim 84, wherein causing the seal to be displayed comprises applying an image file to the online auction listing.

89 (new).   The method of claim 84, further comprising verifying the guarantee.

90 (new).   The method of claim 89, wherein verifying the guarantee comprises:

providing a link between the seal and a second server associated with an issuance of the guarantee;

receiving a coverage request at the second server from a bidder in the online auction; and

providing a confirmation of coverage to the bidder in response to the submitted coverage request.

91 (new). The method of claim 90, wherein receiving a coverage request comprises:

entering the coverage request into an Activation Database; and

activating coverage of the guarantee.

92 (new). The method of claim 84, further comprising displaying an authenticity indication in the seal.

93 (new). The method of claim 92, wherein the authenticity indication comprises an updatable date visible in the seal.

94 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is hosted, the server being in communication with a database having information related to a guarantee; and

displaying a seal indicating that the guarantee can be purchased by a bidder of the online auction.

95 (new). The method of claim 94, further comprising displaying the seal in the listing area of the online auction that is under an exclusive control of an operator of the server.

96 (new). The method of claim 94, wherein the bidder verifies the guarantee by clicking on a link associated with the seal.

97 (new). The method of claim 96, wherein the verified guarantee reimburses the bidder when a valid dispute arises.

98 (new). The method of claim 97, further comprising receiving reimbursement from a seller of the online auction when the guarantee reimburses the bidder.

99 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is listed for a seller;

performing an evaluation on a record of the seller to determine whether the seller is eligible for a guarantee; and

providing either a first tier guarantee or a second tier guarantee when the seller is determined to be eligible for the guarantee.

100 (new). The method of claim 99, further comprising maintaining a database containing the record associated with the seller to the online auction.

101 (new). The method of claim 99, wherein the first tier guarantee is free.

102 (new). The method of claim 99, further comprising displaying a seal in a listing area of the online auction evidencing eligibility of the guarantee.

103 (new). The method of claim 102, where the listing area is the web page address for the online auction.

104 (new). The method of 102, further comprising displaying the seal in a listing area that is under an exclusive control of an operator of the server.

105 (new). The method of claim 102, wherein the first tier guarantee comprises a standard guarantee, and the second tier performance guarantee comprises a preferred guarantee.

106 (new). The method of claim 99, wherein determining one of a first tier guarantee and a second tier guarantee is at least in part based upon an experience rating assigned to the seller.

107 (new). The method of claim 106, further comprising including the experience rating in the record.

108 (new). The method of claim 107, further comprising maintaining the record in a database.

109 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is listed for a seller;

providing a first tier guarantee; and

selectively raising the first tier guarantee to a second tier guarantee based upon an evaluation of a record of the seller.

110 (new). The method of claim 109, further comprising maintaining a database containing the record of the seller.

111 (new). The method of claim 109, further comprising displaying a seal in a listing area of the online auction evidencing eligibility of a guarantee.

112 (new). The method of claim 111, where the listing area is a web page for the online auction.

113 (new). The method of 111, further comprising displaying the seal in a listing area that is under an exclusive control of an operator of the server.

114 (new). The method of claim 111, wherein the first tier guarantee comprises a standard guarantee, and the second tier performance guarantee comprises a preferred guarantee.

115 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is hosted; and

displaying a seal in a listing area of the online auction indicating that a guarantee

can be purchased by a winning bidder of the online auction.

116 (new). The method of claim 115, wherein displaying comprises displaying

the seal in a listing area of the online auction that is under an exclusive control of an

operator of the server.

117 (new). The method of claim 115, wherein the seal is displayed when a seller

of the online auction agrees to reimburse an issuer of the guarantee in the event of a valid

dispute between the seller and the winning bidder.

118 (new). The method of claim 117, further comprising having the issuer

reimburse the winning bidder when a valid dispute arises.

119 (new). The method of claim 118, further comprising obtaining reimbursement

from the seller after the issuer reimburses the winning bidder.

120 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is hosted;

accepting bids from at least one bidder; and

allowing a seller to reject a bid from a bidder that does not have a guarantee.

121 (new). The method of claim 120, further comprising determining a status of the at least one bidder.

122 (new). The method of claim 121, wherein determining comprises checking a database.

123 (new). The method of claim 121, wherein allowing a bidder to reject a bid comprises preventing the bidder that does not have a guarantee from making the bid.

124 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is hosted; and

displaying a seal in a listing area of the online auction evidencing that a guarantee is in effect for the online auction, wherein a cost of the guarantee includes payment by a banner ad included in the online auction.

125 (new). The method of claim 124, wherein displaying comprises displaying the seal in a listing area of the online auction that is under an exclusive control of an operator of the server.

126 (new). The method of claim 124, wherein the seal is displayed when a seller of the online auction agrees to reimburse an issuer of the guarantee in the event a valid dispute arises.

127 (new). The method of claim 126, further comprising having the issuer reimburse a winning bidder of the online auction when a valid dispute arises.

128 (new). The method of claim 127, further comprising obtaining reimbursement from the seller after the issuer reimburses the winning bidder.

129 (new). A method for conducting an online auction, comprising:

providing a first server through which an online auction is hosted;

displaying a seal indicating a guarantee, the seal indicating a link in a listing area of the online auction;

receiving a request from a web browser executing on a client device to activate the link; and

accessing a second server in response to the activation of the link, the second server providing data related to an authenticity of the displayed seal.

130 (new). The method of claim 129, wherein a banner ad is displayed upon activation of the link.

131 (new). The method of claim 130, wherein a cost of the performance guarantee includes payment by the banner ad.

132 (new). A method for conducting online auctions, comprising:

providing a server on which online auctions are hosted;

providing an opportunity for a bidder to rate a seller of a completed online auction, the rating being used to determine whether to offer a guarantee with respect to an online auction by the seller; and

displaying a seal indicating the guarantee in a listing area of an active online auction when it is determined to offer the guarantee.

133 (new). The method of claim 132, wherein displaying the seal comprises indicating one of a standard guarantee and a preferred guarantee.

134 (new). The method of claim 133, wherein the preferred guarantee can be purchased by a winning bidder of the current online auction.

135 (new). The method of claim 132, further comprising displaying the seal in an area of the current online auction that is under an exclusive control of an operator of the server.

136 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is hosted; and

displaying an image file indicating a guarantee in a listing area of the online auction that identifies a user, the image file being periodically updated during a pendency of the online auction.

137 (new). The method of claim 136, wherein displaying comprises displaying the image file in an area under an exclusive control of an operator of the server.

138 (new). The method of claim 136, the image file additionally displaying date information.

139 (new). The method of claim 136, wherein displaying an image that identifies a user comprises identifying a seller.

140 (new). A method for conducting an online auction, comprising:

providing a server through which an online auction is listed;

displaying a seal indicating a guarantee in a listing area of the online auction

indicating that a guarantee is available for the online auction; and

reducing a final auction price to a winning bidder of the online auction when the

winning bidder has purchased the guarantee.

141 (new). The method of claim 140, wherein displaying comprises displaying

the seal in an area of the online auction that is under an exclusive control of an operator

of the server.

142 (new). The method of claim 84, wherein causing the seal to be displayed

includes causing a validity date to be included in the seal.

143 (new). The method of claim 84, wherein causing the seal to be displayed

includes causing identification of a seller to be included in the seal.

144 (new). The method of claim 142,wherein causing the seal to be displayed

includes causing identification of a seller to be included in the seal.

145 (new). The method of claim 118, wherein priority of payment between

multiple claimants is based in part on time.

146 (new). The method of claim 127, wherein priority of payment between multiple claimants is based in part on time.